

MAR-07-2005 MON 02:28 PM

FAX NO. 00000000000000000000

P. 01

Return To:

New Century Mortgage  
Corporation  
18400 Von Karman, Suite 1000  
Irvine, CA 92612

Prepared By:

New Century Mortgage  
Corporation  
18400 Von Karman, Suite 1000  
Irvine, CA 92612

[Space Above This Line For Recording Data]

## MORTGAGE

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated March 1, 2005 together with all Riders to this document.

(B) "Borrower" is ANTHONY J BUCCI and Melissa J. Bucci.

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is New Century Mortgage Corporation

Lender is a Corporation  
organized and existing under the laws of California

1001040974

MASSACHUSETTS Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3022 1/01

VMP -6(MA) (0401).01

Page 1 of 15

Initials:

AJB, MJB

VMP Mortgage Solutions (800)521-7291

MAR-07-2005 MON 02:28 PM

FAX NO. 00000000000000000000

P. 02

Lender's address is 18400 Von Karman, Suite 1000, Irvine, CA 92612

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated March 1, 2005

The Note states that Borrower owes Lender SIX HUNDRED FIFTY THOUSAND AND 00/100

Dollars

(U.S. \$650,000.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than April 1, 2035

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- |   |   |   |
|---|---|---|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider  |
| <input type="checkbox"/> Balloon Rider                    | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider   |
| <input type="checkbox"/> VA Rider                         | <input type="checkbox"/> Biweekly Payment Rider         | <input type="checkbox"/> Other(s) [specify] |

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(K) "Escrow Items" means those items that are described in Section 3.

(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

Initials:

*AMB*  
*MJB*

1001040974

Form 3022 1/01

MAR-07-2005 MON 02:29 PM

FAX NO. 00000000000000000000

P. 03

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sale, the following described property located in the County [Type of Recording Jurisdiction] of Middlesex [Name of Recording Jurisdiction]:  
See Legal Description Attached Hereto and Made a Part Hereof

Parcel ID Number: MAP 21-22-WS4  
26 UPLAND ROAD  
Wakafield  
("Property Address"):

which currently has the address of  
[Street]  
[City], Massachusetts 01880 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

MAR-07-2005 MON 02:29 PM

FAX NO. 00000000000000000000

P. 04


BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it

Witnesses:



 (Seal)  
ANTHONY J BUCCI -Borrower

\_\_\_\_\_

 (Seal)  
Melissa J. Bucci -Borrower

\_\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_\_ (Seal)  
-Borrower

MAR-07-2005 MON 02:29 PM

FAX NO. 00000000000000000000

P. 05

COMMONWEALTH OF MASSACHUSETTS )

*Middlesex* County ss:

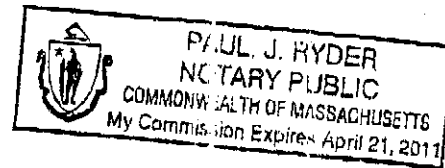
On this *1st*  
public, personally appeared

day of *March, 2005*, before me, the undersigned notary  
*Anthony J. Bucci and Melissa J. Bucci*

proved to me through satisfactory evidence of identification, which was/were *licenses*  
to be the person(s) whose name(s) is/are signed on the preceding document, and acknowledged to me that  
he/she/they signed it voluntarily for its stated purpose.

My Commission Expires:  
(Seal)

Notary Public



Law Offices of  
**ROSSI & ASSOCIATES**  
516 Broadway  
Everett, MA 02149

MCDONOUGH & NOVAK, INC.  
57 PROVIDENCE HIGHWAY, 2<sup>ND</sup> FLOOR, BOX 9  
NORWOOD MA 02062 FAX NO. 781-440-6659

## REPORT

Sheet#

ESTATE: Lot 4 Upland Road, Wakefield

OWNERS: Anthony J. Bucci and Book 1264 Page 197 Cert. 226947  
Melissa J. Bucci T.B.E. Deed Dec 1256673 8  
Dated 2/1/03

DESCRIPTION: Lot 4 Plan 29/44B Book 1257 Page 120

## SAID ESTATE SUBJECT TO:

Mortgages: 1) 2/26/04 Middlesex Federal Savings, FA Dec. 1256674 12  
450,000

Easements, Takings, Restrictions, Covenants: See Deed  
10/16/84 Sewer Easement Doc. 669581 5

4/28/04 Notice of Contract Doc. 1321815 15

Other:

Tax Liens:

NOTE-Bankruptcies no longer available at registries

REMARKS: \* Current Certificate not made upMY EXAMINATION BEGINS: 9/30/02 AND ENDS: 1/19/05Initials: TC

start: 8/30/02

end: 1/19/05

Upland Estates LLC

746-20

G-rantee

1257-128 Cert. 225470

8/30/02 Deed

Doc. 1225786

8/30/02

MID Fed S

MTG Doc. 1225787

P. Re 1 ✓  
Doc  
1256071

900,000

10/16/04

Easement

Doc. 669581

D/S  
1227271

4/20/05

Notice of Contract Doc. 1321815

PV  
DV  
EV

Anthony BUCCI

Melissa BUCCI

24 Upland Rd., Wakefield

10+4

Grantee

Book 1264 Page 197 Cert 226947

2/28/03 Deed

Doc. 1256673

2/28/03

Mid Fed Sav MTG Doc. 1256674  
450,000



## COMMONWEALTH OF MASSACHUSETTS

MIDDLESEX, SS.

Wakefield, Mass.  
October 16, 1984

## BOARD OF PUBLIC WORKS OF THE TOWN OF WAKEFIELD

ORDER OF TAKING

The undersigned, the Board of Public Works of the Town of Wakefield, by virtue of the provisions of Chapter 79 of the General Laws, as amended, and all other provisions of law hereto enabling, hereby take for said Town of Wakefield, for public purposes, to-wit: a permanent easement for the construction, maintenance and repair of public sewers, the land or interest in lands hereinafter described:

SEWER EASEMENT - DILLAWAY STREET, SIDNEY STREET, UPLAND ROAD

Beginning at the point of intersection of the easterly street line of Green Street with the northwesterly street line of Dillaway Street, said point being the southerly lot corner of Lot H18; thence N 19° 09' 30" E, a distance of 404.09 feet, to a point; thence N 50° 46' 30" E, a distance of 107.98 feet, to a point; thence N 79° 14' 30" E, a distance of 92.99 feet, to a point; thence S 16° 35' 30" E, a distance of 380.50 feet, to a point; thence S 73° 24' 30" W, a distance of 40.00 feet, to a point; thence N 16° 35' 30" W, a distance of 345.00 feet, to a point; thence S 79° 14' 30" E, a distance of 46.72 feet, to a point; thence S 50° 46' 30" W, a distance of 86.50 feet, to a point; thence S 19° 09' 30" W, a distance of 304.75 feet, to a point; thence S 70° 50' 30" E, a distance of 320.00 feet, to a point; thence S 19° 09' 30" W, a distance of 40.00 feet, to a point; thence N 70° 50' 30" W, a distance of 420.00 feet, to a point; thence S 19° 09' 30" W, a distance of 95.00 feet, to the point of intersection of the easterly street line of Green Street with the southeasterly street line of Dillaway Street; thence N 2° 44' 30" W, a distance of 61.09 feet, to the point of beginning.

6695 81

All land lies within the boundaries described and shown on a plan entitled "Dillaway Street/Sidney Street/Upland Road Sewer Easement" Town of Wakefield, Massachusetts, Department of Public Works, Engineering Department. Scale 1" = 40'. Dated June 11, 1984, to be recorded herewith.

NO DAMAGES ARE AWARDED FOR THIS TAKING.

EDTTERMENTS (ARE) (~~ANSWER~~) TO BE ASSESSED.

The following are the names of the persons whose property has been taken, or who may be otherwise entitled to damages on account of the aforesaid taking, so far as known to the Board of Public Works of the Town of Wakefield:

OWNER	TITLE REFERENCE
Orr, Katherine A. No Mortgage	Book 12360 Page 70
Boyles, Abbot W. & Esther T., h/w No mortgage	Book 9063 Page 186
Stinson, Leonard E. Jr. & Barbara J., h/w No Mortgage	Book 11396 Page 591
Connell, Alburn J. & Evelyn E., h/w No mortgage	Book 5622 Page 107
* Wood, Herbert T. & Callielee, h/w	Book 746 Page 20 Land Court <i>CF/23/70</i>
East Boston Savings Bank, mortgagee	Document #491698
Connare, Robert S. & Elaine M., h/w Stonham Savings Bank, mortgagee	Book 10310 Page 567 Book 10310 Page 568
Townsend, Wilson C. & Martha R., h/w Home Savings Bank, mortgagee	Book 13332 Page 705 Book 13332 Page 706
King, Andrew P. & Anne No mortgage	Book 11925 Page 220
Vourou, Helen (No mortgage)	Book 5639 Page 247
Hickey, John S. & Florence M., h/w Fellaway Cooperative Bank, mortgagee	Book 10130 Page 323 Book 10130 Page 324
Clapp, Alan E. & Jessie M., h/w No mortgage	Book 6893 Page 441
Wood, Herbert T. & Callielee, h/w (See Also Land Court)	Book 11293 Page 703 <del>Book 796 Page 80</del>





William Francis Gelyin  
Secretary of the  
Commonwealth

*The Commonwealth of Massachusetts*

*Secretary of the Commonwealth*

*State House, Boston, Massachusetts 02188*

February 13, 2003

1256673

Page 1 of 5

TO WHOM IT MAY CONCERN:

I hereby certify that a certificate of registration of a Limited Liability Company was filed in this office by

**UPLAND ESTATES, LLC**

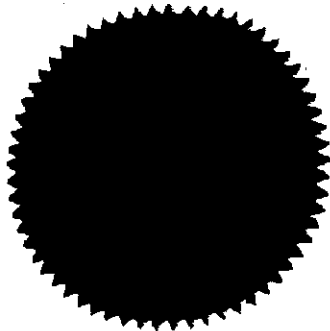
in accordance with the provisions of Massachusetts General Laws Chapter 156C on May 23, 2002.

I further certify that said Limited Liability Company has filed all annual reports due and paid all fees with respect to such reports; that said Limited Liability Company has not filed a certificate of cancellation or withdrawal; and that, said Limited Liability Company is in good standing with this office.

I also certify that the names of all managers listed in the most recent filing are: **ROBERT W. CASALETTO, SR., ANTHONY BUCCI, GRACE CASALETTO**

I further certify, the names of all persons authorized to execute documents filed with this office and listed in the most recent filing are: **ROBERT W. CASALETTO, SR., ANTHONY BUCCI**

The names of all persons authorized to act with respect to real property listed in the most recent filing are: **ROBERT W. CASALETTO, SR., ANTHONY BUCCI**



In testimony of which,  
I have hereunto affixed the  
Great Seal of the Commonwealth  
on the date first above written.

*William Francis Gelyin*  
Secretary of the Commonwealth

Doc. 1256673

**QUITCLAIM DEED**

Upland Estates LLC, a limited liability company duly organized and existing under the laws of the Commonwealth of Massachusetts, and having its principal place of business at 4 McDonald Farm Road, Wakefield, Massachusetts,

for consideration of Two Hundred Twenty-Five Thousand (\$225,000.00) Dollars,

grants to: Anthony J. Bucci and Melissa J. Bucci husband and wife as tenants by the entirety of 6 Maple Road N. Reading, Massachusetts

**WITH QUITCLAIM COVENANTS,**

The land with the buildings thereon situated in Wakefield, in the County of Middlesex, and the Commonwealth of Massachusetts, shown as Lot 4 Upland Road on a plan entitled "Subdivision plan of Land in Wakefield Mass" prepared by Hayes Engineering Inc., dated August 22, 2001, filed with Middlesex South District Land Registration Office as Plan 29144B.

So much of the above-described land as is included within the limits of said Upland Road is subject to the rights of all persons lawfully entitled thereto in and over the same; and to a water-pipe easement as set forth in a Taking by the Town of Wakefield, dated July 20, 1927, duly recorded in Book 4124, Page 143.

All of said boundaries are determined by the Court to be located as shown on the aforesaid plan, as modified and approved by the Court, filed in the Land Registration Office, a copy of a portion of which is filed in the Registry of Deeds for the Southern Registry District of Middlesex County, as Plan No. 29144B with Certificate of Title No. 225470.

So much of the above-described land as is included within the limits of Shady Avenue and said way twenty-five feet wide, is subject to the rights of all persons lawfully entitled thereto in and over the same and there is appurtenant to the above-described land the rights to use the whole of said Shady Avenue to said Upland Road, the right to use the whole of said Upland Road to Dillaway Street, and the right to use the whole of said way twenty-five wide, as shown on said plan, in common with all other persons lawfully entitled thereto.

Subject to a 10 Foot Wide permanent Highway Easement as shown on Said Plan.  
Subject to an Order of taking by the Board of Public Works Town of Wakefield recorded with the Middlesex South District Registry of Deeds in Book 15835 Page 513 and Registered Land Division as Document No. 669581.

Lot 4, Upland Road, Wakefield

Being a portion of the land transferred to the grantor by deed dated August 9 2002, from  
 Catherine M. Woods to Upland Estates LLC recorded on August 30, 2002 as ~~instrument no~~  
~~1225786~~ C + f 225470 Book 1257 | 120 Doc 1225786

IN WITNESS WHEREOF, the said Upland Estates LLC has caused its seal to be hereto  
 affixed and these presents to be signed, in its name and behalf by Robert W. Casaletto,  
 Sr, Grace Casaletto and Anthony Bucci, its Managers, this 12<sup>th</sup> day of February  
 2003.

Upland Estates LLC

By

Robert W. Casaletto, Sr., Manager

Grace Casaletto, Manager

Anthony Bucci, Manager

COMMONWEALTH OF MASSACHUSETTS

Essex ss.

2/11/2003

Then personally appeared the above-named Robert W. Casaletto, Sr., Manager as  
 aforesaid, and acknowledged the foregoing instrument to be the free act and deed of  
 Upland Estates LLC, before me,

Stephen P. Maio  
 Notary Public Stephen P. Maio  
 My commission expires: 8/5/05

COMMONWEALTH OF MASSACHUSETTS

Essex ss.

2/11/2003

Then personally appeared the above-named Grace Casaletto, Manager as  
 aforesaid, and acknowledged the foregoing instrument to be the free act and deed of  
 Upland Estates LLC, before me,

Stephen P. Maio  
 Notary Public Stephen P. Maio  
 My commission expires: 8/5/05

11/03/03 11:22AM  
 20030303

FEE  
 CASH

COMMONWEALTH OF MASSACHUSETTS  
 OFFICE OF THE CLERK  
 DEEDS & RECORDS

COMMONWEALTH OF MASSACHUSETTS

*Missile* ss.

*February 26, 2003*

Then personally appeared the above-named Anthony Bucco, Manager as  
aforesaid, and acknowledged the foregoing instrument to be the free act and deed of  
Upland Estates LLC, before me,

*Robert H. Costello Jr.*  
Notary Public  
My commission expires: *Dec 1, 2006*

Middlesex Federal Savings, F.A.  
One College Avenue  
Somerville, MA 02144

1256674  
Page 1 of 20

File No: 03-50

[Space Above This Line For Recording Date]

## MORTGAGE

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20, and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated February 26, 2003, together with all Riders to this document.

(B) "Borrower" is Anthony J. Buccell and Melissa J. Buccell. Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is Middlesex Federal Savings, F.A.. Lender is a corporation, organized and existing under the laws of The United States of America. Lender's address is One College Avenue, Somerville, Massachusetts 02144. Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated February 26, 2003. The Note states that Borrower owes Lender Four Hundred Fifty Thousand and 00/100 Dollars Dollars (U.S. \$450,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 26, 2033.

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all riders to this Security Instrument that are executed by Borrower. The following riders are to be executed by Borrower (check box as applicable):

- |   |   |  |
|---|---|--|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider             |
| <input type="checkbox"/> Balloon Rider                    | <input type="checkbox"/> Planned Unit Development Rider | <input checked="" type="checkbox"/> Other(s) [specify] |
|   |   | EXHIBIT "A"  |
| <input type="checkbox"/> 1-4 Family Rider                 | <input type="checkbox"/> Biweekly Payment Rider         |  |

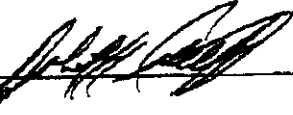
MASSACHUSETTS—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
©1984-2003 Standard Business, Inc. 781-374-0958

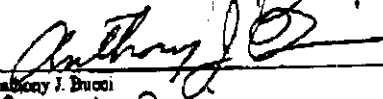
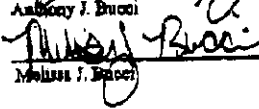
Form 3022 1/01 (page 1 of 16 pages)  
FNMigMA

19



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

  
\_\_\_\_\_  
William J. Bucci

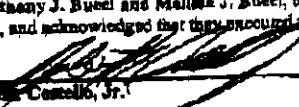
  
\_\_\_\_\_  
Anthony J. Bucci  
  
\_\_\_\_\_  
Melissa J. Bucci

\_\_\_\_\_  
(Space Below This Line For Acknowledgment)

**Commonwealth of Massachusetts**

Middlesex, ss:

On this 26th day of February, 2003, before me personally appeared Anthony J. Bucci and Melissa J. Bucci, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

  
\_\_\_\_\_  
Robert J. Costello, Jr.  
Notary Public  
My Commission Expires: December 1, 2006

MASSACHUSETTS—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
©1994-2003 Standard Solutions, Inc. 781-324-0550

Form 5422 1/01 (page 16 of 16 pages)  
PNM:MA

**Exhibit A - Property Description**

Closing date: February 26, 2003  
Borrower(s): Anthony J. Bucci and Melissa J. Bucci  
Property Address: Lot 4 Upland Road, Wakefield, Massachusetts 01860

The land with the buildings thereon situated in Wakefield, County of Middlesex, and Commonwealth of Massachusetts, being shown as Lot 4 Upland Road on a plan entitled, "Subdivision Plan of Land in Wakefield, Mass." prepared by Hayes Engineering, Inc., dated August 22, 2001, filed with Middlesex South District Land Registration Office as Plan 29144B.

1257 P120

So much of the above-described land, as is included within the limits of said Upland Road, is subject to the rights of all persons lawfully entitled thereto in and over the same; and to a water pipe easement as set forth in a Taking by the Town of Wakefield, dated July 20, 1927, duly recorded in Book 4124, Page 143.

So much of the above-described land, as is included within the limits of Shady Avenue and said way 25 feet wide, is subject to the rights of all persons lawfully entitled thereto in and over the same and there is appurtenant to the above-described land the rights to use the whole of said Shady Avenue to said Upland Road, the right to use the whole of the said Upland Road to Dillaway Street, and the right to use the whole of said way 25 feet wide as shown on the said plans, in common with all other persons lawfully entitled thereto.

Subject to and with the benefit of easements of record insofar as now in force and applicable.

For title see deed of Upland Estates, LLC recorded herewith.

Order of Taking by Board of Public Works, Town of Wakefield, recorded with Middlesex South Registry of Deeds Book 15635, Page 210 and with the Registered Land Division as Document No. 669581.

title see CTF ~~226947~~  
226947



Blk: 1267 Pg: 120 Cert: 225470  
Doc: NOT 04/29/2004 01:01 PM

BOTH WAYS

**NOTICE OF CONTRACT**  
**M.G.L. C. 254, §4**

Notice is hereby given that by virtue of a written contract dated October 9, 2003 between Northshore Custom Homes and Developers LLC, contractor, and G. V. Moore Lumber Co., Inc., subcontractor, said subcontractor is to furnish or has furnished labor or material, or both labor and material, or is to furnish or has furnished rental equipment, appliances or tools in the erection, alteration, repair or removal of a building, structure or other improvement of real property by Northshore Custom Homes and Developers LLC, contractor, for Upland Estates, LLC, owner, on a lot of land or other interest in real property described as follows:

1257  
P. 120 Registered Lot 4 and Recorded Lot 7 of the Upland Estates at 12-16 Upland Road in Wakefield, as described in land Court Plan 29144B and in a deed recorded in Book 36282, Page 580 of the Middlesex South Registry of Deeds and as Document No. 1225786 with Certificate of Title No. 225470 in Book 1257, Page 120 of the Middlesex South Registry District of the Land Court.

As of the date of this notice, an account of said contract is as follows:

1.	Contract Price:	\$131,376.44
2.	Agreed Change Orders:	\$ 0.00
3.	Pending Change Orders:	\$ 0.00
4.	Disputed Claims:	\$ 0.00
5.	Payments Received:	\$ 9,093.61

April 23, 2004

*Peter C. Patno*  
G. V. Moore Lumber Co., Inc.  
Contractor, By Peter C. Patno  
Its Director of Credit  
22 West Main Street  
Ayer, MA 01432  
978-784-4245

Property Address: 12-16 Upland Road, Wakefield, MA

*Return To:*

PERKINS & ANNOT, INC.  
73 Princeton Street, Suite 306  
N. Chelmsford, MA 01863-1558

225470-1257-120

COMMONWEALTH OF MASSACHUSETTS

MIDDLESEX, ss.

On this 23 day of April, 2004, before me, the undersigned notary public, personally appeared Peter C. Patno, proved to me through satisfactory evidence of identification, which were a driver's license, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he signed it voluntarily for its stated purpose.

  
Notary Public

My commission expires:

[Affix Notary Seal]

ROBERT W. ANCILL  
NOTARY PUBLIC  
My Commission Expires May 8, 2008

File No. wake731main92304.stf Page #1

Perry Appraisal Services

<b>FROM:</b> Maureen Perry Perry Appraisal Services 158 Old Groveland Rd Bradford, MA 01835  Telephone Number: 978-374-7268 Fax Number: 978-945-8810		<b>INVOICE</b> <table border="1"> <tr><td>INVOICE NUMBER</td></tr> <tr><td>Wak26upl021505.smp</td></tr> <tr><td>DATE</td></tr> <tr><td>2/18/2005</td></tr> <tr><td>REFERENCE</td></tr> <tr><td>Internal Order #: Wak26upl021505.smp</td></tr> <tr><td>Lender Case #:</td></tr> <tr><td>Client File #:</td></tr> <tr><td>Main File # on form: wake731main92304.stf</td></tr> <tr><td>Other File # on form: wake731main92304.stf</td></tr> <tr><td>Federal Tax ID:</td></tr> <tr><td>Employer ID:</td></tr> </table>		INVOICE NUMBER	Wak26upl021505.smp	DATE	2/18/2005	REFERENCE	Internal Order #: Wak26upl021505.smp	Lender Case #:	Client File #:	Main File # on form: wake731main92304.stf	Other File # on form: wake731main92304.stf	Federal Tax ID:	Employer ID:
INVOICE NUMBER															
Wak26upl021505.smp															
DATE															
2/18/2005															
REFERENCE															
Internal Order #: Wak26upl021505.smp															
Lender Case #:															
Client File #:															
Main File # on form: wake731main92304.stf															
Other File # on form: wake731main92304.stf															
Federal Tax ID:															
Employer ID:															
<b>TO:</b> Boston Mortgage Group Baldwin Green Common #207 Woburn, MA 01801  Telephone Number: 781-938-0890 Fax Number: 781-938-0661 Alternate Number: E-Mail:															
<b>DESCRIPTION</b> <table border="1"> <tr> <td>Lender: Boston Mortgage Group</td> <td>Client: Boston Mortgage Group</td> </tr> <tr> <td>Purchaser/Borrower: Bucci</td> <td></td> </tr> <tr> <td>Property Address: 26 Upland Rd</td> <td></td> </tr> <tr> <td>City: Wakefield</td> <td>State: MA</td> </tr> <tr> <td>County: Middlesex</td> <td>Zip: 01880</td> </tr> <tr> <td>Legal Description: Book 1264 Pg 197</td> <td></td> </tr> </table>				Lender: Boston Mortgage Group	Client: Boston Mortgage Group	Purchaser/Borrower: Bucci		Property Address: 26 Upland Rd		City: Wakefield	State: MA	County: Middlesex	Zip: 01880	Legal Description: Book 1264 Pg 197	
Lender: Boston Mortgage Group	Client: Boston Mortgage Group														
Purchaser/Borrower: Bucci															
Property Address: 26 Upland Rd															
City: Wakefield	State: MA														
County: Middlesex	Zip: 01880														
Legal Description: Book 1264 Pg 197															
<b>FEES</b>		<b>AMOUNT</b>													
		500.00													
<b>SUBTOTAL</b>		500.00													
<b>PAYMENTS</b>		<b>AMOUNT</b>													
Check #:	Date:	Description:													
Check #:	Date:	Description:													
Check #:	Date:	Description:													
<b>SUBTOTAL</b>		0.00													
<b>TOTAL DUE</b>		<b>\$ 500.00</b>													

Please Return This Portion With Your Payment.

<b>FROM:</b> Boston Mortgage Group Baldwin Green Common #207 Woburn, MA 01801  Telephone Number: 781-938-0890 Fax Number: 781-938-0661 Alternate Number: E-Mail:		AMOUNT DUE: \$ 500.00 AMOUNT ENCLOSED: \$													
<b>TO:</b> Maureen Perry Perry Appraisal Services 158 Old Groveland Rd Bradford, MA 01835		<table border="1"> <tr><td>INVOICE NUMBER</td></tr> <tr><td>Wak26upl021505.smp</td></tr> <tr><td>DATE</td></tr> <tr><td>2/18/2005</td></tr> <tr><td>REFERENCE</td></tr> <tr><td>Internal Order #: Wak26upl021505.smp</td></tr> <tr><td>Lender Case #:</td></tr> <tr><td>Client File #:</td></tr> <tr><td>Main File # on form: wake731main92304.stf</td></tr> <tr><td>Other File # on form: wake731main92304.stf</td></tr> <tr><td>Federal Tax ID:</td></tr> <tr><td>Employer ID:</td></tr> </table>		INVOICE NUMBER	Wak26upl021505.smp	DATE	2/18/2005	REFERENCE	Internal Order #: Wak26upl021505.smp	Lender Case #:	Client File #:	Main File # on form: wake731main92304.stf	Other File # on form: wake731main92304.stf	Federal Tax ID:	Employer ID:
INVOICE NUMBER															
Wak26upl021505.smp															
DATE															
2/18/2005															
REFERENCE															
Internal Order #: Wak26upl021505.smp															
Lender Case #:															
Client File #:															
Main File # on form: wake731main92304.stf															
Other File # on form: wake731main92304.stf															
Federal Tax ID:															
Employer ID:															

Perry Appraisal Services

File No. wake731main92304.stl Page #2

wake731main92304.stl

File No. wake731main92304.stl

## UNIFORM RESIDENTIAL APPRAISAL REPORT

Property Description		City Wakefield		State MA		Zip Code 01880																																																																																																	
Property Address 26 Upland Rd		County Middlesex																																																																																																					
Legal Description Book 1264 Pg 197		Tax Year 2005		R.E. Taxes \$ 4,367.83		Special Assessments \$ 0.00																																																																																																	
Assessor's Parcel No. Map 21-22-WS4		Current Owner Bucco		Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant																																																																																																			
Borrower Bucco		Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium (HUD/VA only)		HOA \$ N/A		/Mo.																																																																																																	
Property rights appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold		Map Reference Map 21-22-WS4		Census Tract 3353.00																																																																																																			
Neighborhood or Project Name N/A		Description and \$ amount of loan charges/concessions to be paid by seller N/A																																																																																																					
Sale Price \$ Refi		Date of Sale N/A		Address Baldwin Green Common #207, Woburn, MA 01801																																																																																																			
Lender/Client Boston Mortgage Group		Address 158 Old Groveland Rd. Bradford, MA 01835																																																																																																					
Appraiser Maureen Perry																																																																																																							
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural		Predominant occupancy <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant (0-5%) <input type="checkbox"/> Vac (over 5%)		Single family housing PRICE (\$000) AGE (yrs) 300 Low New		Present land use % One family 85																																																																																																	
Built up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%				1,200 High 200		Land use change <input type="checkbox"/> Not likely <input type="checkbox"/> Likely																																																																																																	
Growth rate <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow				Predominant		<input type="checkbox"/> In process																																																																																																	
Property values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining				Commercial																																																																																																			
Demand/supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In balance <input type="checkbox"/> Over supply				Land 1.5																																																																																																			
Marketing time <input type="checkbox"/> Under 3 mos. <input checked="" type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos.				840 50																																																																																																			
<b>Note: Race and the racial composition of the neighborhood are not appraisal factors.</b> Neighborhood boundaries and characteristics: Subj neighborhood is bounded to the north by Round Park, east by Holland Rd, south by Oak St, and west by Main St. Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.): Subject is located in a new neighborhood of similar size and style homes with easy access to shopping, schools, employment and mass transportation. Employment is stable and appeal to the market is good.																																																																																																							
Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.): Market conditions in the neighborhood are currently stable with supply and demand evidencing balance. Appropriately priced dwellings in average or better repair are exhibiting a marketing time of approximately one to three months. Concessions are minimal but may occasionally consist of sellers paying closing costs.																																																																																																							
Project information for PUDs (if applicable) -- Is the developer/builder in control of the Home Owners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Approximate total number of units in the subject project _____ Approximate total number of units for sale in the subject project _____ Describe common elements and recreational facilities: _____																																																																																																							
Dimensions See Deed Corner Lot <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Site area 1.3 Acres Specific zoning classification and description SR/12,000 SF min lot/100 FF Zoning compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (Grandfathered use) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning Highest & best use as improved <input checked="" type="checkbox"/> Present use <input type="checkbox"/> Other use (explain) _____ Utilities Public <input checked="" type="checkbox"/> Other _____ Electricity <input checked="" type="checkbox"/> Oil _____ Gas <input type="checkbox"/> _____ Water <input checked="" type="checkbox"/> _____ Sanitary sewer <input checked="" type="checkbox"/> _____ Storm sewer <input checked="" type="checkbox"/> _____ Off-site improvements Type Public Private Street Paved Asphalt <input checked="" type="checkbox"/> _____ Curb/gutter Granite <input checked="" type="checkbox"/> _____ Sidewalk None <input checked="" type="checkbox"/> _____ Street lights Incandescent <input checked="" type="checkbox"/> _____ Alley None <input checked="" type="checkbox"/> _____ Topography Level to Steeply Sloping Size 1.3 Acres Shape Irregular Drainage Appears Adequate View Woods/Neigh/Good Landscaping Graded only Driveway Surface Asphalt Apparent easements None apparent FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Zone C Map Date 9/2/1988 FEMA Map No. 2502210005B Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.): No adverse easements or encroachments were noted or reported as of the date of this inspection.																																																																																																							
<table border="1"> <thead> <tr> <th colspan="2">GENERAL DESCRIPTION</th> <th colspan="2">EXTERIOR DESCRIPTION</th> <th colspan="2">FOUNDATION</th> <th colspan="2">BASEMENT</th> <th colspan="2">INSULATION</th> </tr> </thead> <tbody> <tr> <td>No. of Units</td> <td>1</td> <td>Foundation</td> <td>Concrete</td> <td>Slab</td> <td>None</td> <td>Area Sq. Ft.</td> <td>1,968</td> <td>Roof</td> <td></td> </tr> <tr> <td>No. of Stories</td> <td>2</td> <td>Exterior Walls</td> <td>Vinyl</td> <td>Crawl Space</td> <td>None</td> <td>% Finished</td> <td>Unfinished</td> <td>Ceiling</td> <td></td> </tr> <tr> <td>Type (Det./Att.)</td> <td>Det.</td> <td>Roof Surface</td> <td>Asphalt Shingle</td> <td>Basement</td> <td>Full</td> <td>Ceiling</td> <td>Drywall</td> <td>Walls</td> <td></td> </tr> <tr> <td>Design (Style)</td> <td>Colonial</td> <td>Gutters &amp; Dwnspts.</td> <td>Alum/Alum</td> <td>Sump Pump</td> <td>None noted</td> <td>Walls</td> <td>Drywall</td> <td>Floor</td> <td></td> </tr> <tr> <td>Existing/Proposed</td> <td>Exist</td> <td>Window Type</td> <td>Doublehung</td> <td>Dampness</td> <td>None noted</td> <td>Floor</td> <td>WW/Tile</td> <td>None</td> <td></td> </tr> <tr> <td>Age (Yrs.)</td> <td>New</td> <td>Storm/Screen</td> <td>Thermo</td> <td>Settlement</td> <td>None noted</td> <td>Outside Entry</td> <td></td> <td>Unknown</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td>Effective Age (Yrs.)</td> <td>New</td> <td>Manufactured House</td> <td>N/A</td> <td>Intestation</td> <td>None noted</td> <td>*Walkout Daylight</td> <td></td> <td>* Concealed</td> <td></td> </tr> </tbody> </table>								GENERAL DESCRIPTION		EXTERIOR DESCRIPTION		FOUNDATION		BASEMENT		INSULATION		No. of Units	1	Foundation	Concrete	Slab	None	Area Sq. Ft.	1,968	Roof		No. of Stories	2	Exterior Walls	Vinyl	Crawl Space	None	% Finished	Unfinished	Ceiling		Type (Det./Att.)	Det.	Roof Surface	Asphalt Shingle	Basement	Full	Ceiling	Drywall	Walls		Design (Style)	Colonial	Gutters & Dwnspts.	Alum/Alum	Sump Pump	None noted	Walls	Drywall	Floor		Existing/Proposed	Exist	Window Type	Doublehung	Dampness	None noted	Floor	WW/Tile	None		Age (Yrs.)	New	Storm/Screen	Thermo	Settlement	None noted	Outside Entry		Unknown	<input checked="" type="checkbox"/>	Effective Age (Yrs.)	New	Manufactured House	N/A	Intestation	None noted	*Walkout Daylight		* Concealed																	
GENERAL DESCRIPTION		EXTERIOR DESCRIPTION		FOUNDATION		BASEMENT		INSULATION																																																																																															
No. of Units	1	Foundation	Concrete	Slab	None	Area Sq. Ft.	1,968	Roof																																																																																															
No. of Stories	2	Exterior Walls	Vinyl	Crawl Space	None	% Finished	Unfinished	Ceiling																																																																																															
Type (Det./Att.)	Det.	Roof Surface	Asphalt Shingle	Basement	Full	Ceiling	Drywall	Walls																																																																																															
Design (Style)	Colonial	Gutters & Dwnspts.	Alum/Alum	Sump Pump	None noted	Walls	Drywall	Floor																																																																																															
Existing/Proposed	Exist	Window Type	Doublehung	Dampness	None noted	Floor	WW/Tile	None																																																																																															
Age (Yrs.)	New	Storm/Screen	Thermo	Settlement	None noted	Outside Entry		Unknown	<input checked="" type="checkbox"/>																																																																																														
Effective Age (Yrs.)	New	Manufactured House	N/A	Intestation	None noted	*Walkout Daylight		* Concealed																																																																																															
<table border="1"> <thead> <tr> <th colspan="2">ROOMS</th> <th colspan="2">Living</th> <th colspan="2">Dining</th> <th colspan="2">Kitchen</th> <th colspan="2">Den</th> <th colspan="2">Family Rm.</th> <th colspan="2">Rec. Rm.</th> <th colspan="2">Bedrooms</th> <th colspan="2"># Baths</th> <th colspan="2">Laundry</th> <th colspan="2">Other</th> <th colspan="2">Area Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>Basement</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1,968</td> </tr> <tr> <td>Level 1</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1,968</td> </tr> <tr> <td>Level 2</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>2,091</td> </tr> </tbody> </table>								ROOMS		Living		Dining		Kitchen		Den		Family Rm.		Rec. Rm.		Bedrooms		# Baths		Laundry		Other		Area Sq. Ft.		Basement																							1,968	Level 1																							1,968	Level 2																							2,091
ROOMS		Living		Dining		Kitchen		Den		Family Rm.		Rec. Rm.		Bedrooms		# Baths		Laundry		Other		Area Sq. Ft.																																																																																	
Basement																							1,968																																																																																
Level 1																							1,968																																																																																
Level 2																							2,091																																																																																
Finished area above grade contains: 9 Rooms; 5 Bedroom(s); 2.5 Bath(s); 4,059 Square Feet of Gross Living Area <table border="1"> <thead> <tr> <th colspan="2">INTERIOR</th> <th colspan="2">HEATING</th> <th colspan="2">KITCHEN EQUIP.</th> <th colspan="2">ATTIC</th> <th colspan="2">AMENITIES</th> <th colspan="2">CAR STORAGE</th> </tr> </thead> <tbody> <tr> <td>Floors</td> <td>Materials/Condition</td> <td>Type</td> <td>FHW</td> <td>Refrigerator</td> <td><input checked="" type="checkbox"/> P</td> <td>None</td> <td><input type="checkbox"/></td> <td>Fireplace(s) # 1 FP</td> <td><input checked="" type="checkbox"/></td> <td>None</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Walls</td> <td>WW/Hdwd/New</td> <td>Fuel</td> <td>Oil</td> <td>Range/Oven</td> <td><input checked="" type="checkbox"/></td> <td>Stairs</td> <td><input type="checkbox"/></td> <td>Patio</td> <td><input type="checkbox"/></td> <td>Garage</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Trim/Finish</td> <td>Plaster/Good</td> <td>Condition</td> <td>New</td> <td>Disposal</td> <td><input checked="" type="checkbox"/></td> <td>Drop Stair</td> <td><input type="checkbox"/></td> <td>Deck</td> <td>Wood</td> <td>Attached</td> <td># of cars</td> </tr> <tr> <td>Bath Floor</td> <td>Marble/Good</td> <td>COOLING</td> <td></td> <td>Dishwasher</td> <td><input checked="" type="checkbox"/></td> <td>Scuttle</td> <td><input type="checkbox"/></td> <td>Porch</td> <td><input type="checkbox"/></td> <td>Detached</td> <td></td> </tr> <tr> <td>Bath Wainscot</td> <td>Fbrgls/Tile/Good</td> <td>Central</td> <td>Yes</td> <td>Fan/Hood</td> <td><input checked="" type="checkbox"/></td> <td>Floor</td> <td><input type="checkbox"/></td> <td>Fence</td> <td><input type="checkbox"/></td> <td>Built-In</td> <td></td> </tr> <tr> <td>Doors</td> <td>Panel/Good</td> <td>Other</td> <td>None</td> <td>Microwave</td> <td><input type="checkbox"/></td> <td>Heated</td> <td><input type="checkbox"/></td> <td>Pool</td> <td><input type="checkbox"/></td> <td>Carport</td> <td></td> </tr> <tr> <td></td> <td></td> <td>Condition</td> <td>New</td> <td>Washer/Dryer</td> <td><input checked="" type="checkbox"/></td> <td>Finished</td> <td><input type="checkbox"/></td> <td>Balcony</td> <td><input checked="" type="checkbox"/></td> <td>Driveway</td> <td>Asphalt</td> </tr> </tbody> </table>								INTERIOR		HEATING		KITCHEN EQUIP.		ATTIC		AMENITIES		CAR STORAGE		Floors	Materials/Condition	Type	FHW	Refrigerator	<input checked="" type="checkbox"/> P	None	<input type="checkbox"/>	Fireplace(s) # 1 FP	<input checked="" type="checkbox"/>	None	<input type="checkbox"/>	Walls	WW/Hdwd/New	Fuel	Oil	Range/Oven	<input checked="" type="checkbox"/>	Stairs	<input type="checkbox"/>	Patio	<input type="checkbox"/>	Garage	<input type="checkbox"/>	Trim/Finish	Plaster/Good	Condition	New	Disposal	<input checked="" type="checkbox"/>	Drop Stair	<input type="checkbox"/>	Deck	Wood	Attached	# of cars	Bath Floor	Marble/Good	COOLING		Dishwasher	<input checked="" type="checkbox"/>	Scuttle	<input type="checkbox"/>	Porch	<input type="checkbox"/>	Detached		Bath Wainscot	Fbrgls/Tile/Good	Central	Yes	Fan/Hood	<input checked="" type="checkbox"/>	Floor	<input type="checkbox"/>	Fence	<input type="checkbox"/>	Built-In		Doors	Panel/Good	Other	None	Microwave	<input type="checkbox"/>	Heated	<input type="checkbox"/>	Pool	<input type="checkbox"/>	Carport				Condition	New	Washer/Dryer	<input checked="" type="checkbox"/>	Finished	<input type="checkbox"/>	Balcony	<input checked="" type="checkbox"/>	Driveway	Asphalt
INTERIOR		HEATING		KITCHEN EQUIP.		ATTIC		AMENITIES		CAR STORAGE																																																																																													
Floors	Materials/Condition	Type	FHW	Refrigerator	<input checked="" type="checkbox"/> P	None	<input type="checkbox"/>	Fireplace(s) # 1 FP	<input checked="" type="checkbox"/>	None	<input type="checkbox"/>																																																																																												
Walls	WW/Hdwd/New	Fuel	Oil	Range/Oven	<input checked="" type="checkbox"/>	Stairs	<input type="checkbox"/>	Patio	<input type="checkbox"/>	Garage	<input type="checkbox"/>																																																																																												
Trim/Finish	Plaster/Good	Condition	New	Disposal	<input checked="" type="checkbox"/>	Drop Stair	<input type="checkbox"/>	Deck	Wood	Attached	# of cars																																																																																												
Bath Floor	Marble/Good	COOLING		Dishwasher	<input checked="" type="checkbox"/>	Scuttle	<input type="checkbox"/>	Porch	<input type="checkbox"/>	Detached																																																																																													
Bath Wainscot	Fbrgls/Tile/Good	Central	Yes	Fan/Hood	<input checked="" type="checkbox"/>	Floor	<input type="checkbox"/>	Fence	<input type="checkbox"/>	Built-In																																																																																													
Doors	Panel/Good	Other	None	Microwave	<input type="checkbox"/>	Heated	<input type="checkbox"/>	Pool	<input type="checkbox"/>	Carport																																																																																													
		Condition	New	Washer/Dryer	<input checked="" type="checkbox"/>	Finished	<input type="checkbox"/>	Balcony	<input checked="" type="checkbox"/>	Driveway	Asphalt																																																																																												
Additional features (special energy efficient items, etc.): The subject has standard items for a home in this price range. Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction, remodeling/additions, etc.: Subject is new construction and in excellent condition. Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property: See attached addendum regarding environmental issues.																																																																																																							

### Valuation Section

Fannie Mae Form 1004 6-93



File No. wake731main92304.stl Page #4

# **UNIFORM RESIDENTIAL APPRAISAL REPORT** **MARKET DATA ANALYSIS**

These recent sales of properties are most similar and proximate to subject and have been considered in the market analysis. The description includes a dollar adjustment, reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to, or more favorable than, the subject property, a minus (-) adjustment is made, thus reducing the indicated value of the subject. If a significant item in the comparable is inferior to, or less favorable than, the subject property, a plus (+) adjustment is made, thus increasing the indicated value of the subject.

ITEM	SUBJECT	COMPARABLE NO. 4	COMPARABLE NO. 5	COMPARABLE NO. 6
Address	26 Upland Rd Wakefield	129 Chestnut St Wakefield	58 Andrews Rd Wakefield	
Proximity to Subject		1.27 miles	1.43 miles	
Sales Price	\$ Refi	\$ 1,195,000	\$ 1,249,000	\$
Price/Gross Living Area	\$	\$ 337.00	\$ 223.84	\$
Date and/or Verification Sources	Inspection Assessor	MLS Assessor	MLS Assessor	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION +(-)\$ Adjust	DESCRIPTION +(-)\$ Adjust	DESCRIPTION +(-)\$ Adjust
Sales or Financing Concessions		N/A	N/A	
Date of Sale/Time		Listing -100,000	Listing -100,000	
Location	Good	Good	Good	
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	
Site	1.3 Acres	.24 Acres	.39 Acres +30,000	
View	Panoramic/Good	Neigh/Good	Neigh/Good	
Design and Appeal	Colonial	Col/Avg	Col/Avg	
Quality of Construction	Good	Good	Superior -50,000	
Age	New	6 yrs +10,000	9 yrs +20,000	
Condition	Good	Good	Good	
Above Grade Room Count	Total: Bdrms: Baths 9 5 2.5	Total: Bdrms: Baths 8 4 3.5 -10,000	Total: Bdrms: Baths 11 5 2.5	Total: Bdrms: Baths
Gross Living Area	4,059 Sq. Ft.	3,546 Sq. Ft. +33,300	5,580 Sq. Ft. -98,900	Sq. Ft. 0
Basement & Finished Rooms Below Grade	Full Au Pair Suite	Full Au Pair Suite	Full Au Pair Suite	
Functional Utility	Good	Good	Average	
Heating/Cooling	FHW/CAC	FHW/CAC	FHW/CAC	
Energy Efficient Items	Standard	Standard	Standard	
Garage/Carport	2 Attached	3 Attached -10,000	2 Attached +2,000	
Porch, Patio, Deck	Deck/Balcony	Deck/Patio +1,000	Deck -7,000	
Fireplace(s), etc.	1 FP	3 FP -7,000	3 FP	
Fence, Pool, etc.	None	Sprinkler/Fence -3,000	IG Pool -10,000	
Landscaping	None	Typical -5,000	Extensive -10,000	
Net Adj. (total)		90,700	223,900	
Adjusted Sales Price of Comparable		Net 7.6 % Gross 15.0 % \$ 1,104,300	Net 17.9 % Gross 26.3 % \$ 1,025,100	Net % Gross % \$
Date, Price and Data Source for prior sales within year of appraisal	None noted in B & T past 36 mos	None noted in B & T past 36 mos	None noted in B & T past 36 mos	
Comments	Comps 4 and 5 are utilized to show values over \$900,000 in Wakefield. CComp 5 is adjusted for quality due to being brick frame.			



File No. wake731main92304.stl Page #5

**Supplemental Addendum**

File No. wake731main92304.stl

Borrower/Client	Bucci						
Property Address	26 Upland Rd						
City	Wakefield	County	Middlesex	State	MA	Zip Code	01880
Lender	Boston Mortgage Group						

**APPRAISAL DEVELOPMENT AND REPORTING PROCESS**

This is a summary Appraisal Report which is intended to comply with the reporting requirements set forth under Standard Rule2-2b of the Uniform Standards of Professional Practice (USPAP) for a Summary Appraisal Report. As such, it presents only summary discussions of the data, reasoning and analysis which were applied in the development of the appraisal process and my opinion of value. In addition to the information contained within the report, supporting documentation relative to data collection and analysis has been retained within the work file. The depth & discussion contained within this report is specific to the needs of the client ( BMG) and their intended use of the report (mortgage lending purposes). I am not responsible for any unauthorized use of this report. In order to develop an opinion of value, I have performed a Complete Appraisal process as defined by USPAP (i.e. no departures from Standard Rule 1 were invoked).

**COMMENTS REGARDING MARKET CONDITIONS**

Market appears stabilized /gradual modest appreciation. Local and regional economic recovery and expansion continue with low unemployment, consist demand for housing and diminishing inventory. Local agents reported shortened marketing periods for competitively priced properties. Appropriately priced improvements in average or better condition, are exhibiting marketing times three to six months.

**ENVIRONMENTAL 21E**

At the time of inspection, this appraiser did not observe any apparent environmental deficiencies. Although the appraiser is not knowledgeable in environmental or 21E laws, a general observation was made, and none were apparent. Environmental items such as radon gas, UFFI foam insulation, lead paint, soil contamination, etc., are not determinable from this appraiser's inspection and would be identified through a qualified-licensed person engaged in said business.

**OIL TANK**

Oil tank is located above grade in the basement. No seepage or odor present at the time of inspection.

**SALES GREATER THAN 1 MILE**

The Appraiser had researched the market for comparables within a one mile radius of the subject. Due to the ongoing market conditions, there were a limited number of sales of comparable properties with the preferred one mile radius and therefore, it was necessary to utilize sales greater than 1 mile away. The comparables that were utilized were carefully selected as they best represented competing harmonious neighborhoods comprised of properties offering similar attributes. The typical purchaser would not limit their search to a 1 mile area particularly when competing areas offer like amenities.

**COMPARABLE SALES OVER 6 MONTHS**

Due to the current economic conditions there were a limited number of sales of similar properties available to the appraiser. After researching MLS, Banker & Tradesman, etc. it is not considered to be unreasonable in instances of a lack of more recent sales to utilize comparables which sold over the preferred 6 month time frame.

**TAXES**

The subject property's annual taxes are considered reasonable as compared to other similar improvements in this community based on size, style and location of the subject. No significant change in the tax base is anticipated in the near future.

**PREVIOUS SALES HISTORY OF SUBJECT AND COMPARABLES**

The appraiser has researched the 3 year sales history of the subject. There has no sale of the subject in the past year. Per MLS and Assessors records there have been no previous sales of the comparables in the past 3 years other than the sales dates utilized in this report.

**PERSONAL PROPERTY**

No personal property was taken into consideration in the preparation of this report.

**RECONCILIATION**

The first step in the appraisal process is the reconciliation of the available market data. In reconciling this data, the appraiser takes into account the type of property being appraised and the adequacy of the data gathered. The appraiser does not obtain his final estimation of value by averaging the three individual indicators of value. The appraiser instead, takes the three preliminary values and examines the spread between the minimum and maximum figures. The appraisers places the most emphasis on the approach which appears to be the most reliable as in an indication of the answer to the specific appraisal problem. The appraiser then tempers this value in accordance with his judgement and general experience as a real estate appraiser to arrive at his final estimation of value for the subject property. The subject's value has been estimated by placing the most emphasis on the Sales Comparison Approach. When valuing income properties the Income Approach is given secondary emphasis and supports the estimated value as a result of the Sales Comparison Approach. The Cost Approach is utilized to support the Sales Comparison Approach when the subject is at the beginning of its physical life cycle. Less emphasis is given this approach when the subject property is older due to the subjectivity of estimating depreciation.

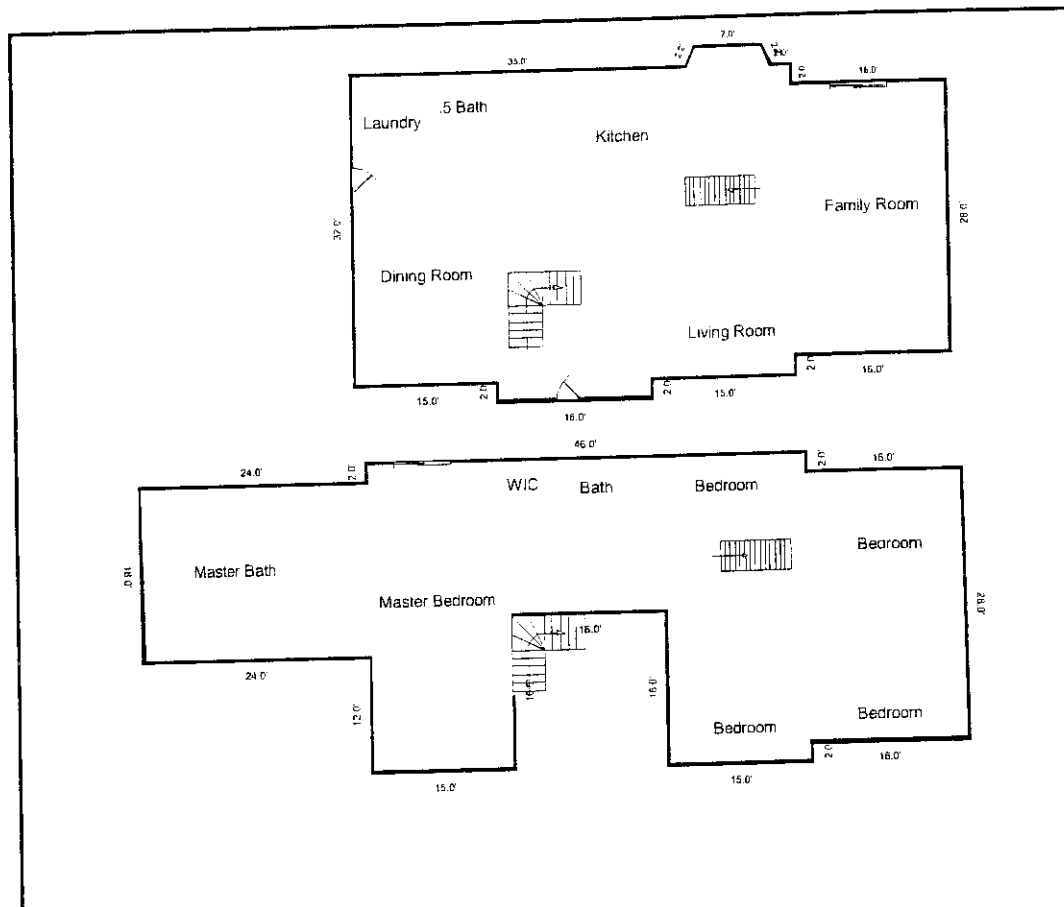
**APPRAISERS SIGNATURE**

The appraiser(s) utilizes a digital signature for the purposes of EDI transmission of the appraisal to the lender. The digital signature will effectively replace any handwritten signatures. The digital signature is protected by a password.

File No. wake731main92304.stfl Page #6

**Building Sketch (Page - 1)**

Borrower/Client	Bucci
Property Address	26 Upland Rd
City	Wakefield
County	Middlesex
State	MA
Zip Code	01880
Lender	Boston Mortgage Group



Sketch by Apex 11/00  
Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Size	Net Totals
GLA1	First Floor	1968.00	1968.00
GLA2	Second Floor	2090.90	2090.90
TOTAL LIVABLE (rounded)			4059

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
16.0 x	28.0		448.00
2.0 x	16.0		32.00
9.0 x	32.0		288.00
2.0 x	7.0		14.00
0.5 x	1.0 x	2.0	1.00
0.5 x	1.0 x	2.0	1.00
2.0 x	32.0		64.00
32.0 x	35.0		1120.00
Second Floor			
2.0 x	46.0		92.00
0.5 x	0.2 x	28.0	2.88
0.5 x	0.2 x	18.0	1.85
14.0 x	46.0		641.82
15.0 x	16.0		240.00
15.0 x	16.0		240.00
18.0 x	24.0		430.86
15.8 x	28.0		441.48
16 Calculations Total (rounded)			4059

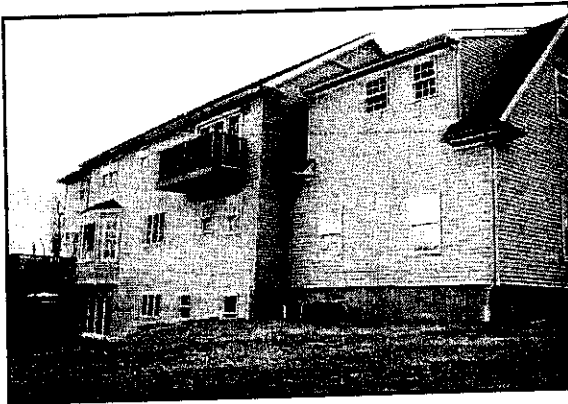
File No. wake731main92304.stt Page #7

**Subject Photo Page**

Borrower/Client: Bucc			
Property Address: 26 Upland Rd			
City: Wakefield	County: Middlesex	State: MA	Zip Code: 01880
Lender: Boston Mortgage Group			

**Subject Front**

26 Upland Rd  
 Sales Price Ref:  
 Gross Living Area 4,059  
 Total Rooms 9  
 Total Bedrooms 5  
 Total Bathrooms 2.5  
 Location Good  
 View Panoramic/Good  
 Site 1.3 Acres  
 Quality Good  
 Age New

**Subject Rear****Subject Street**

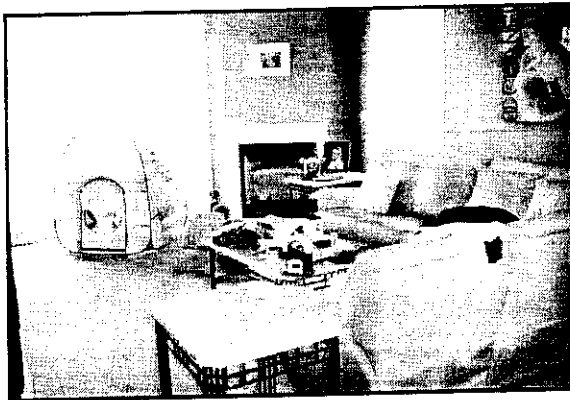
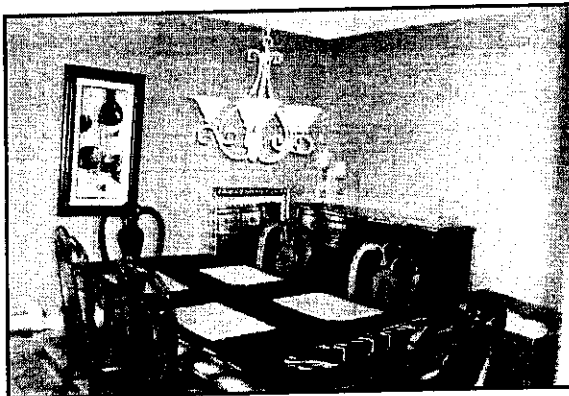
File No. wake731main92304.stf Page #8

**Subject Interior Photo Page**

Borrower/Client: Bucci				
Property Address: 26 Upland Rd				
City: Wakefield	County: Middlesex	State: MA	Zip Code: 01880	
Lender: Boston Mortgage Group				

**Subject Interior**

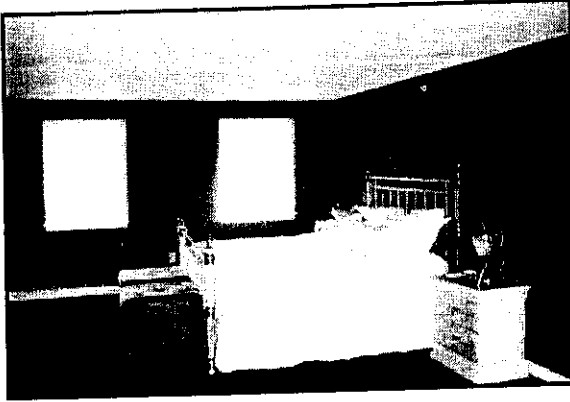
26 Upland Rd  
 Sales Price Refi  
 Gross Living Area 4,059  
 Total Rooms 9  
 Total Bedrooms 5  
 Total Bathrooms 2.5  
 Location Good  
 View Panoramic/Good  
 Site 1.3 Acres  
 Quality Good  
 Age New

**Subject Interior****Subject Interior**

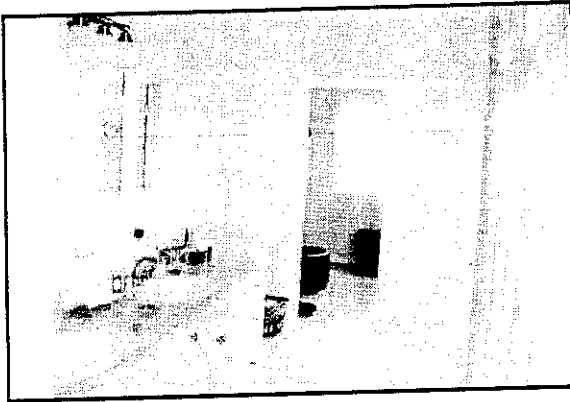
File No. wake731main92304.stl Page #9

**Subject Interior Photo Page**

Borrower/Cient	Bucci				
Property Address	26 Upland Rd				
City	Wakefield	County	Middlesex	State	MA
				Zip Code	01880
Lender	Boston Mortgage Group				

**Subject Interior**

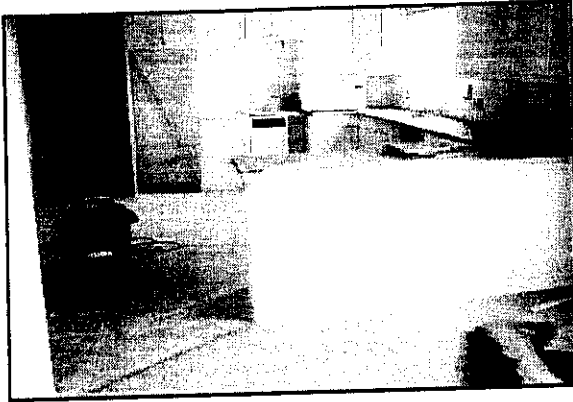
26 Upland Rd  
 Sales Price Refi  
 Gross Living Area 4,059  
 Total Rooms 9  
 Total Bedrooms 5  
 Total Bathrooms 2.5  
 Location Good  
 View Panoramic/Good  
 Site 1.3 Acres  
 Quality Good  
 Age New

**Subject Interior****Subject Interior**

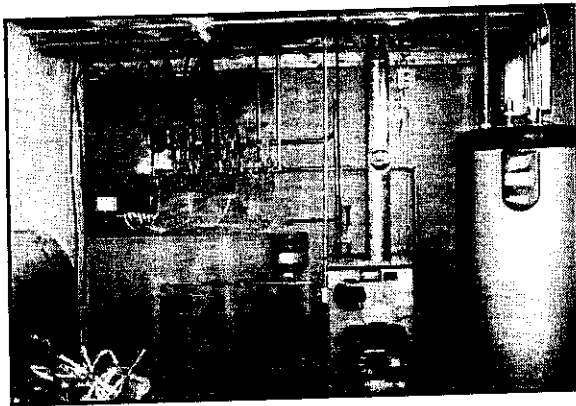
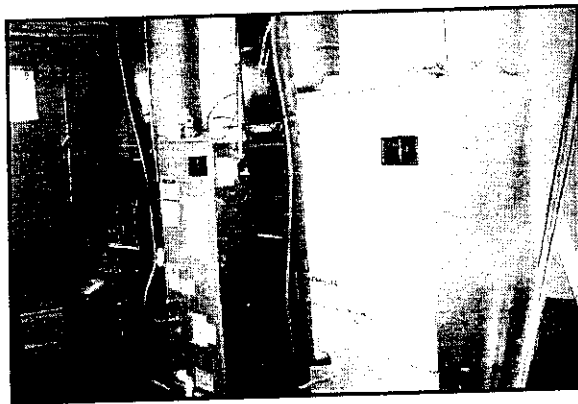
File No. wake731main92304.stf Page #10

**Subject Interior Photo Page**

Borrower/Client	Bucc
Property Address	26 Upland Rd
City	Wakefield
County	Middlesex
State	MA
Zip Code	01880
Lender	Boston Mortgage Group

**Subject Interior**

26 Upland Rd  
 Sales Price Ref.  
 Gross Living Area 4,059  
 Total Rooms 9  
 Total Bedrooms 5  
 Total Bathrooms 2.5  
 Location Good  
 View Panoramic/Good  
 Site 1.3 Acres  
 Quality Good  
 Age New

**Subject Interior****Subject Interior**



File No. wake731main92304.stl Page #11

**Comparable Photo Page**

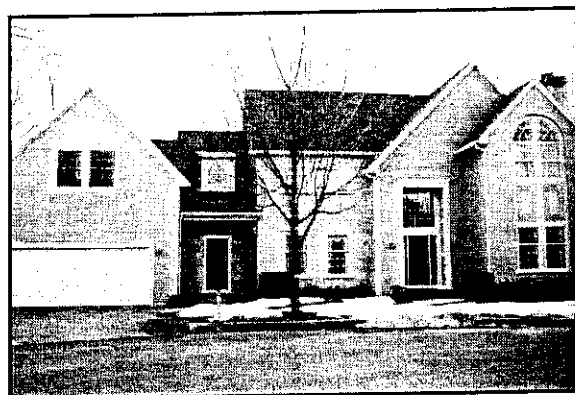
Borrower/Client: Bucci	
Property Address: 26 Upland Rd	
City: Wakefield	County: Middlesex
State: MA	Zip Code: 01880
Lender: Boston Mortgage Group	

**Comparable 1**

22 Upland Rd  
 Prox. to Subject 0.00 miles  
 Sale Price 833,000  
 Gross Living Area 4,048  
 Total Rooms 8  
 Total Bedrooms 4  
 Total Bathrooms 2.5  
 Location Good  
 View Neigh/Good  
 Site .51 Acres  
 Quality Good  
 Age New

**Comparable 2**

100 Harrison Ave  
 Prox. to Subject 0.98 miles  
 Sale Price 844,000  
 Gross Living Area 3,586  
 Total Rooms 10  
 Total Bedrooms 4  
 Total Bathrooms 2.5  
 Location Good  
 View Neigh/Good  
 Site .27 Acres  
 Quality Good  
 Age 4 yrs

**Comparable 3**

65 Andrews Rd  
 Prox. to Subject 1.42 miles  
 Sale Price 908,000  
 Gross Living Area 3,706  
 Total Rooms 7  
 Total Bedrooms 4  
 Total Bathrooms 3  
 Location Good  
 View Neigh/Good  
 Site .36 Acres  
 Quality Good  
 Age 9 yrs

File No. wake731main92304.stl Page #12

**Comparable Photo Page**

Borrower/Client: Bucco			
Property Address: 26 Upland Rd			
City: Wakefield	County: Middlesex	State: MA	Zip Code: 01880
Lender: Boston Mortgage Group			

**Comparable 4**

129 Chestnut St  
 Prox. to Subject 1.27 miles  
 Sale Price 1,195,000  
 Gross Living Area 3,546  
 Total Rooms 8  
 Total Bedrooms 4  
 Total Bathrooms 3.5  
 Location Good  
 View Neigh/Good  
 Site .24 Acres  
 Quality Good  
 Age 6 yrs

**Comparable 5**

58 Andrews Rd  
 Prox. to Subject 1.43 miles  
 Sale Price 1,249,000  
 Gross Living Area 5,580  
 Total Rooms 11  
 Total Bedrooms 5  
 Total Bathrooms 2.5  
 Location Good  
 View Neigh/Good  
 Site .39 Acres  
 Quality Superior  
 Age 9 yrs

**Comparable 6**

Prox. to Subject  
 Sale Price  
 Gross Living Area  
 Total Rooms  
 Total Bedrooms  
 Total Bathrooms  
 Location  
 View  
 Site  
 Quality  
 Age





**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgement.

## STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

**CONTINGENT AND LIMITING CONDITIONS:** The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

File No. wake731main92304.stl Page #15

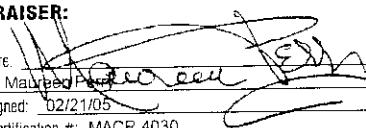
**APPRAISER'S CERTIFICATION:** The appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

**SUPERVISORY APPRAISER'S CERTIFICATION:** If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

**ADDRESS OF PROPERTY APPRAISED:** 26 Upland Rd. Wakefield, MA 01880

**APPRAISER:**

Signature:   
 Name: Maurice P. [unclear]  
 Date Signed: 02/21/05  
 State Certification #: MACR 4030  
 or State License #: MACR 4030  
 State: MA  
 Expiration Date of Certification or License: 11/21/2007

**SUPERVISORY APPRAISER (only if required):**

Signature: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Date Signed: \_\_\_\_\_  
 State Certification #: \_\_\_\_\_  
 or State License #: \_\_\_\_\_  
 State: \_\_\_\_\_  
 Expiration Date of Certification or License: \_\_\_\_\_

☐ Did ☐ Did Not Inspect Property

File No. wake731main92304.stf Page # 16

Borrower: Bucco				File No. wake731main92304.stf	
Property Address: 26 Upland Rd					
City: Wakefield		County: Middlesex		State: MA Zip Code: 01880	
Lender: Boston Mortgage Group					

**APPRAISAL AND REPORT IDENTIFICATION**

This appraisal conforms to one of the following definitions:

- ☐ **Complete Appraisal** (The act or process of estimating value, or an opinion of value, performed without invoking the Departure Rule.)
- ☐ **Limited Appraisal** (The act or process of estimating value, or an opinion of value, performed under and resulting from invoking the Departure Rule.)

This report is one of the following types:

- ☐ **Self Contained** (A written report prepared under Standards Rule 2-2(a) of a Complete or Limited Appraisal performed under STANDARD 1.)
- ☐ **Summary** (A written report prepared under Standards Rule 2-2(b) of a Complete or Limited Appraisal performed under STANDARD 1.)
- ☐ **Restricted** (A written report prepared under Standards Rule 2-2(c) of a Complete or Limited Appraisal performed under STANDARD 1, restricted to the stated intended use by the specified client or intended user.)

**Comments on Standards Rule 2-3**

I certify that, to the best of my knowledge and belief:

The statements of fact contained in this report are true and correct.

The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions and conclusions.

I have no (or the specified) present or prospective interest in the property that is the subject of this report, and no (or the specified) personal interest with respect to the parties involved.

I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.

My engagement in this assignment was not contingent upon developing or reporting predetermined results.

My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

My analyses, opinions and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.

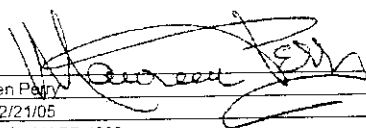
I have (or have not) made a personal inspection of the property that is the subject of this report.

No one provided significant real property appraisal assistance to the person signing this certification. (If there are exceptions, the name of each individual providing significant real property appraisal assistance must be stated.)

**Comments on Appraisal and Report Identification**

Note any departures from Standards Rules 1-3 and 1-4, plus any USPAP-related issues requiring disclosure:

**APPRAISER:**

Signature: 

Name: Maureen Perry

Date Signed: 02/21/05

State Certification #: MACR 4030

or State License #: MACR 4030

State: MA

Expiration Date of Certification or License: 11/21/2007

**SUPERVISORY APPRAISER (only if required):**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date Signed: \_\_\_\_\_

State Certification #: \_\_\_\_\_

or State License #: \_\_\_\_\_

State: \_\_\_\_\_

Expiration Date of Certification or License: \_\_\_\_\_

☐ Did ☐ Did Not Inspect Property

COMMONWEALTH OF MASSACHUSETTS  
DIVISION OF PROFESSIONAL LICENSURE  
OF REAL ESTATE APPRAISER  
CERT RES. REAL ESTATE APPRAISER  
ISSUES THIS LICENSE TO  
MAUREEN L PERRY  
156 OLD GROVELAND RD  
BRADFORD MA 01835-8249  
4030 11/21/07 063099  
LICENSE NO. EXPIRATION DATE SERIAL NO.

Fold, Then Detach Along All Perforations